Insurance Matters!

This week I would like to again address a question that was directed to the Consumer Services Division of the North Carolina Department of Insurance.

A consumer contacted our office stating that he has many problems with advertisements that insurance agents give concerning insurance products. He feels that they are confusing and misleading and was wondering if we could suggest a way to make future advertisements easier to understand.

The error most commonly reported is the advertisement that fails to mention the name of the insurance company offering the product being advertised. The North Carolina Administrative Code requires that the name of the insurer shall be clearly identified and if any specific individual policy is advertised, it shall be identified either by form number or another appropriate description. The NCAC further provides that no advertisement shall use any combination of words, symbols or physical materials which by their content, phraseology, shape, color or other characteristics are so similar to combination or words, symbols or physical materials used by a governmental program or agency. We receive a number of complaints about products as well as agencies that appear to be affiliated with the various branches of government when in fact, the names of the agencies and the products are misleading. To avoid the pitfalls that are seen daily in insurance advertising, use the advertisements prepared by the companies that represent you. Most companies have legal offices that review the laws and help prepare the advertisements before they are disseminated to the agencies. For more information about advertising regulations please contact the Consumer Services Division of the North Carolina Department of Insurance.

I hope this has helped you to understand better the world of Insurance. I want to share with you in future columns other phases of your insurance Department and what we do, and I'll try to answer as many questions as possible in the column, and will promise you a written answer to every question.

Simply address your correspondence to: Insurance Matters! P.O. Box 26387, Raleigh, North Carolina 27611.

Friends t let friends drive drunk.



Explain New Law commercials and point of sale

The North Carolina Association of Convenience Stores, the North Carolina Press Association and the North Carolina Association of Broadcasters are putting up a united front to explain the new age 21 drinking law that went into effect September 1, 1986.

The multi-media public

commercial, several radio even imprisonment.

materials that will be displayed in 2500 convenience stores statewide during September and October.

The campaign materials emphasize the fact that the legal alcoholic beverage drinking age has been raised to 21. It further explains that to break this law is a criminal service campaign includes a offense, punishable by fine, newspaper ad, a television loss of driving privileges and

KITE'S

Cooked

MEALS

Bar-B-Que Chickens

Pork :

Whole\$3.25 Spare Ribs..\$3.50lb. Half\$1.99 Beef Ribs ..\$2.99 lb.

> Pork Roast .. \$3.50 lb. Beef Roast .. \$2.99 lb.



IF YOU HAVE A SPECIAL ORDER PLEASE GIVE US A CALL **OPEN 7 DAYS AWEEK**

CALL: 244-1404 - 244-0552





ite's

HOURS: Mon.-Thurs. 8-8, Fri., Sat. 8-9 🖋 FREE Parking FREE Pickup & Delivery

We reserve the right to make corrections. We reserve the right to limit quantities.

244-1404

FOOD STAMP SHOPPERS WELCOME

\$30.00 Food Order-Choice Of No. 1or No.2 \$40.00 Food Order-Choice Of No. 1 and 2 \$50.00 Food Order Get All 3



Large Eggs

One Roll , jumbo roll **Bounty Towel**

\$30.00 Food Order-Choice Of No.1 and No.2 \$40.00 Food Order-Choice Of No. 1 and No2 ³ \$50.00 Food Order Get All 3

	PREE
Drinks	\$405
Coca Cola any flavor 2 litter	4 100
Pillsbury buttermilk Biscuts _{71/2 oz.} 4	1/204
Dhilline	
Beans & Franks, oz. 2)/89¢
DL 101	
Pork & Beans, 1/2 oz 3	3/99¢
Mortindola	
Sweet Potatoes #21/2	/9¢
M. N.	
Pizza _{91/2 oz.}	/ 9 \(\psi \)
Del Monte pineapple Juice _{46 oz}	\$ -1 19
JUICE _{46 oz}	
Roller Champion S. R. 51h has	994
Section 1 -5th had	JJY

Pork Liver 15. si	39¢
Economy cut	0
Pork Chops	\$ 1 59
Swift Prem.	*
Rib Steak	\$2 69
Dad	
Grapes	09 4
Cucumbers	3 3 4
Grape Jelly 2 16	פוך ביייייייייייייייייייייייייייייייייייי
Brawny	054
Towels _{jumbo roll}	65 ¢
FIRSD	
Peaches	29¢

THE PARTY OF THE P	
Fresh Fryers	
Turkey Wings	69¢
Lite Dogs 12 oz	
Butter Bail Smoked Turkey _{6 oz} Frosty Morn	4400
Bacon _{12 oz. sl.}	\$1 49
Smoked Sausage ₁₅	\$169
Swift Prem. Chuck Steak	\$ 139
Full Cut Round Steak	\$2 39